

ATTACHMENT D

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David W. Swan, Jr.
Vice President - Operations
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July 30, 1999



Mr. Lawrence E. Strickling
Chief, Common Carrier Bureau
Federal Communications Commission
Washington, D.C. 20554

Dear Mr. Strickling:

Bell Atlantic was an active and enthusiastic participant in the "Anti-Cramming Best Practices Guidelines" forum that was conducted last year. As a leader in the battle against cramming, we were, and continue to be, fully supportive of the FCC's desire to have the industry embrace a set of voluntary guidelines that will eliminate cramming. The following provides an update as requested in your July 8, 1999 letter.

Implementation of the guidelines

Bell Atlantic has in place today policies, processes, and controls to address each of the eight major sections of the guidelines. Attachment 1 is a complete list of Bell Atlantic's anti-cramming best practices. Bell Atlantic had already put in place or was already implementing many of the initiatives contained in the guidelines developed by the industry last summer. Bell Atlantic used the industry's best practices to further refine and strengthen its policies.

Effectiveness of the guidelines

It is difficult to determine the effectiveness of any individual guideline, but taken as a whole, Bell Atlantic feels that the steps it has taken have had a very positive effect on reducing the incidence of cramming.

Several aspects of the guidelines were particularly effective in combating cramming. First, modifying our billing contracts to include complaint thresholds. To date, more than 80 service providers have been suspended from Bell Atlantic's billing system because their products/services generated excessive complaints. Second, Bell Atlantic will no longer bill for services that use questionable methods of subscription (e.g., sweepstakes entry forms). Last, we also expect that our bill block option, announced on June 29th, will yield positive results.

Additional actions

In addition to the implementation of practices in the guidelines, Bell Atlantic has implemented a measurement process for the clearinghouse market segment. The measurement is based on the number of complaints expressed as a percentage of

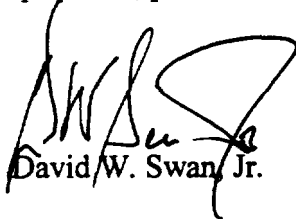
messages billed. Reports are generated weekly and monthly that allow the clearinghouses to take appropriate action with their clients. Failure to meet the objective for a three-month period can result in suspension of billing. By holding the clearinghouses accountable for their clients, this measurement plan has had a very positive effect.

Bell Atlantic has also made itself available to both educate and learn from various consumer advisory groups, the media, the FTC, and state regulatory bodies with respect to cramming and related issues.

Level of cramming complaints

It took several months for Bell Atlantic to deploy its cramming complaints database regionwide. The tracking system was completed in September and regionwide data is available as of October 1998. Therefore, we cannot make a true before-and-after comparison. However, Attachment 2 shows that the number of cramming complaints decreased by more than 82% in the nine months starting last October. The data collected in these reports represent calls into Bell Atlantic consumer service centers where the end user indicated they had been crammed. The report does not include end users that called only about USF or PICC charges on their bills.

I hope this information is helpful. If you need anything further or have additional questions, please feel free to call on me.



David W. Swan, Jr.

cc: J. Goodman
M. Breslin
K. Lavalla
S. Foye

BELL ATLANTIC ANTI-CRAMMING BEST PRACTICES

I. Contract Provisions

Screening Products and Services: Bell Atlantic bills only for products and services that are telecommunications related. Bell Atlantic will not approved billing for products or services that employ questionable methods of subscription such as; box programs, sweepstakes, contest entry forms, negative option or "assumptive sale".

Bell Atlantic requires extensive program documentation prior to approval for billing. These requirements include:

- Suggested text phrase language for bill presentation
- Copy of actual advertisement (print advertisement, tape of radio or television advertisement, etc.)
- Internet web page address where product or service will be advertised or where the End-user Customer may subscribe to the product or service
- Detailed description of how the product is ordered, including any telemarketing scripts (if telemarketing is used)
- Detailed description of how the product can be canceled.
- Copy of actual post sale fulfillment documentation

Screening SubCIC: With lifting the moratorium on new programs in June of 1999, Bell Atlantic instituted a new Sub-Carrier Identification Code Implementation Form requesting background and history information on every sub-carrier. These requirements include:

- Names of the Corporate Officers
- Documentation regarding the company, its affiliates and its principals
- Nature of Business
- States that the Sub-Carrier has been certified in

General Contract Provisions

The Bell Atlantic Billing and Collection contracts contain provisions that address the following suggestions from the guidelines:

1. The LEC has, and maintains, discretion for charges that appear on its local telephone bill.
2. The B&C agreement is between the LEC and the B&C Customer. In those instances where the B&C Customer is a Clearinghouse, the Clearinghouse is directly responsible for the actions of its customers (i.e., the subCICs).
3. The B&C customer, by signing the B&C contract, agrees to abide by the terms and conditions of the contract and the LEC's billing policies. If the B&C Customer is a Clearinghouse, it shall hold its customers equally responsible for upholding the terms and conditions of the contract.
4. The LEC reserves the right to modify its billing policies based upon regulatory agency rules, End-user Customer complaint levels, as well as any negative impact to the LECs brand image or reputation.
5. Should the LEC billing policy change, a minimum of 30 days written notice shall be provided to each Service Provider.
6. The LEC reserves the right to review and re-evaluate any previously approved product or service.
7. The Service Provider shall submit to the LEC billing records only for those products or services that have been approved by the LEC. If a request to bill for a product or service is rejected, the Service Provider may not send charges for said product or service to the LEC for billing (i.e., the rejected product or service must not be misrepresented as a different product or service).

8. The LEC reserves the right to terminate the B&C contract, either in its entirety or for an individual Service Provider's subCICs, if the Service Provider and/or the subCIC is found to be in breach of the contract.
9. The LEC reserves the right and authority to immediately suspend billing for Service Providers or programs whose billing generates customer complaints that indicate a pattern consistent with cramming.

Service Level Thresholds

BA B&C contracts have been amended to address the cramming issue. We have the right to monitor end user complaints, and adjustment levels and the ability to take action against a B&C customer for excessive levels of same. Additionally we have added a clause giving BA the right to terminate contract if, in BA's sole discretion, the actions of any B&C customer harm the image or reputation of BA.

Administrative Charges

Bell Atlantic imposes transaction fees on each adjustment it issues on behalf of a no-inquiry carrier. These fees are in effect in Bell Atlantic -South and are under consideration in Bell Atlantic-North.

Other Contract Provisions

1. Bell Atlantic contracts require each billing and collection customer to provide the LEC with requested information about their (or for any Service Provider that is billing through that B&C customer) operating history related to cramming in other geographic areas.
2. Bell Atlantic reserves the right to impose additional controls, as deemed necessary, in order to address new forms of cramming.

II. Process for Authorization/Verification of End User Approval

BA Policy committee requires disclosure of the means of subscription to miscellaneous services and any form of Letter of Authorization used in each program submitted for consideration.

Acceptable authorization formats are:

1. A voice recording of the entire and actual conversation with the End-user Customer.
2. A written and signed document.
3. Independent third party verification.

III. Disclosure of Information

Bell Atlantic would be willing to contribute and share information under subpoena pertaining to Bell Atlantic's experience with service providers determined to have engaged in cramming.

IV. Customer/End User Dispute Resolution Process

As of July 4, 1998 Bell Atlantic has implemented a "no questions asked" policy for resolution of customer disputes regarding crammed charges. Under this new policy Bell Atlantic will immediately remove crammed charges from a customer bill upon receipt of a dispute. Bell Atlantic notifies the clearinghouses of all cramming complaints logged against their service providers on a weekly basis. It is intended that the service providers will cease submitting charges for accounts contained in this notification.

V. Enforcement of Compliance with existing Laws by Government Agencies

Upon appropriate request from regulatory, government, and/or legislative bodies, the LEC should provide documentation regarding Service Provider billing and collection contract violations.

Bell Atlantic will comply with this guideline under subpoena.

VI. Bill Format

Bell Atlantic bill format already complies with the following guidelines:

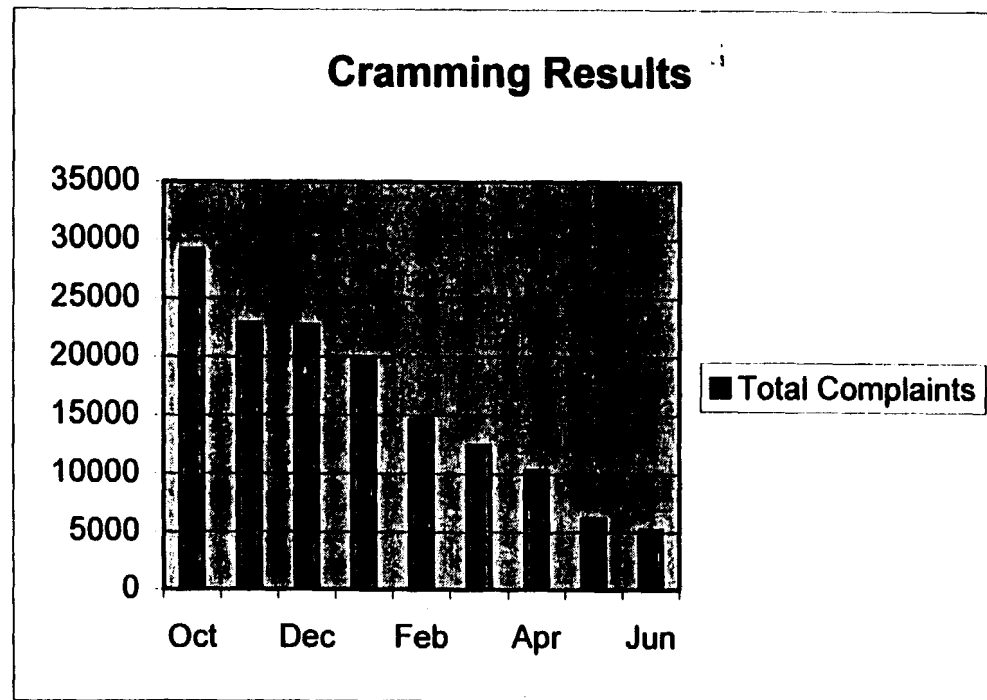
- A. Each Service Provider and their subCICs are adequately identified on the End-user Customer's telephone bill.
- B. The bill pages adequately display the toll free number that the End-user Customer is to call with any questions or disputes.

VII. Billing Block and PIN Functionality

Effective June 21, 1999, Bell Atlantic began offering a "Miscellaneous Billing Block". This service enables customers to exclude miscellaneous billing charges from their Bell Atlantic bill unless submitted by their pre-selected intralata or long distance carrier or Bell Atlantic and its affiliates.

VIII. End-user Customer Education

Bell Atlantic has performed extensive customer education in the form of numerous press releases, media interviews and a bill insert in the New York "Bell Atlantic EXTRA". As part of Bell Atlantic's Consumer Awareness Campaign fullpage advertisements were run in national publications including Time and Newsweek during August 1998. Bell Atlantic has also posted consumer tips on cramming on our Bell Atlantic web site, www.bell-atl.com/security/fraud/tips.htm.



Month	Complaints
Oct	29144
Nov	22838
Dec	22665
Jan	19957
Feb	14611
Mar	12445
Apr	10282
May	6180
Jun	5206